

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

KENNETH C WHITELEATHER

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-24915

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 26, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/28/2018 and confirmed on 3/11/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		35,135.48
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		35,135.48

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,765.87	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,265.87

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	FIFTH THIRD BANK Acct: 0206	0.00	11,727.36	0.00	11,727.36
	CITIZENS BANK NA** Acct: 8094	3,131.12	3,131.12	563.08	3,694.20
	TOYOTA MOTOR CREDIT CORP (TMCC) Acct: 4858	5,366.94	5,366.94	1,160.90	6,527.84
					21,949.40

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	KENNETH C WHITELEATHER Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,500.00	3,500.00	0.00	0.00
	AMERICAN CREDIT ACCEPTANCE LLC Acct: 1454	0.00	7,810.08	0.00	7,810.08
					7,810.08

Unsecured					
	PNC BANK NA Acct: 5863	30,520.17	18.06	0.00	18.06
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 6633	1,788.81	1.06	0.00	1.06
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 4804	1,396.95	0.83	0.00	0.83
	CAPITAL ONE BANK (USA) NA BY AMERIC Acct: 5960	997.96	0.59	0.00	0.59
	DISCOVER BANK(*) Acct: 4572	808.29	0.47	0.00	0.47
	DEPARTMENT STORES NATIONAL BANK Acct: 0618	419.34	0.25	0.00	0.25
	US DEPARTMENT OF EDUCATION	130,273.08	77.08	0.00	77.08

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6572				
	MIDLAND FUNDING LLC	847.26	0.50	0.00	0.50
	Acct: 2712				
	PORTFOLIO RECOVERY ASSOCIATES, LL	5,457.14	3.22	0.00	3.22
	Acct: 3385				
	PORTFOLIO RECOVERY ASSOCIATES, LL	1,141.21	0.67	0.00	0.67
	Acct: 4023				
	SYNCHRONY BANK	1,311.98	0.78	0.00	0.78
	Acct: 3085				
	TD BANK USA NA**	3,604.22	2.13	0.00	2.13
	Acct: 6876				
	PATENAUE AND FELIX APC	0.00	0.00	0.00	0.00
	Acct:				
	DUQUESNE LIGHT COMPANY*	66.35	0.04	0.00	0.04
	Acct: 6075				
	DUQUESNE LIGHT COMPANY*	456.99	0.27	0.00	0.27
	Acct: 6786				
	SYNCHRONY BANK	3,163.55	1.87	0.00	1.87
	Acct: 9424				
	DOMESTIC RELATIONS OBLIGATION	0.00	0.00	0.00	0.00
	Acct:				
	TOYOTA MOTOR CREDIT CORP (TMCC)	3,901.88	2.31	0.00	2.31
	Acct: 4858				
	CAPITAL ONE BANK (USA) NA BY AMERIC	0.00	0.00	0.00	0.00
	Acct:				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 5366				
	KERI P EBECK ESQ	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	MCCABE WEISBERG & CONWAY PC	0.00	0.00	0.00	0.00
	Acct:				
	CAPITAL ONE NA**	0.00	0.00	0.00	0.00
	Acct:				
					110.13

TOTAL PAID TO CREDITORS

29,869.61

TOTAL CLAIMED

PRIORITY 0.00

SECURED 8,498.06

UNSECURED 186,155.18

Date: 01/26/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KENNETH C WHITELEATHER

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-24915

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby revests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kenneth C Whiteleather
Debtor

Case No. 18-24915-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jan 27, 2022

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2022:

Recip ID	Recipient Name and Address
db	+ Kenneth C Whiteleather, 5900 Babcock Boulevard, Unit 17, Pittsburgh, PA 15237-2553
14970416	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
14970415	+ Federal Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14986240	Fifth Third Bank, P.O. Box 637640, Cincinnati Ohio 45263-7640
14970418	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14970420	+ Mohela / Department Of Education, 633 Spirit Drive, Chesterfield, MO 63005-1243
14970427	+ Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14970428	Toyota Motor Credit Company, P.O. Box 15012, Chandler, AZ 85244-5012
14996727	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
14993797	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14970405	+ Email/Text: BarclaysBankDelaware@tsico.com	Jan 27 2022 23:38:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14991202	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 27 2022 23:38:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14970410	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 27 2022 23:38:00	Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886
14970406	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 27 2022 23:36:18	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14970407	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 27 2022 23:36:18	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14984215	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 27 2022 23:36:58	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
14970408	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 27 2022 23:37:10	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
14970411	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jan 27 2022 23:38:00	Comenity Bank / Giant Eagle, Po Box 182789, Columbus, OH 43218-2789
14970412	+ Email/PDF: creditonebknofications@resurgent.com	Jan 27 2022 23:37:12	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14970413	Email/Text: mrdiscen@discover.com	Jan 27 2022 23:38:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14970414	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2022 23:37:16	Dsnb Macys, Po Box 8218, Mason, OH 45040
15006896	Email/Text: bnc-quantum@quantum3group.com	Jan 27 2022 23:38:00	Department Stores National Bank, c/o Quantum3

District/off: 0315-2

User: auto

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			Group LLC, PO Box 657, Kirkland, WA 98083-0657
14973402	Email/Text: mrdiscen@discover.com	Jan 27 2022 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15002700	+ Email/Text: kburkley@bernsteinlaw.com	Jan 27 2022 23:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14970417	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 27 2022 23:39:00	Genesis / Celtic Indigo, Po Box 4499, Beaverton, OR 97076-4499
14970409	Email/PDF: ais.chase.ebn@aisinfo.com	Jan 27 2022 23:36:08	Chase Auto, Po Box 901003, Ft Worth, TX 76101
14970419	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2022 23:38:00	Midland Funding LLC, 350 Camino De La Reina, San Diego, CA 92108-3007
14992042	+ Email/Text: bankruptcydpt@mcmcg.com	Jan 27 2022 23:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14992256	Email/Text: Bankruptcy.Notices@pnc.com	Jan 27 2022 23:38:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14970422	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2022 23:37:02	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502
14998524	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jan 27 2022 23:37:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14971548	+ Email/PDF: rmscedi@recoverycorp.com	Jan 27 2022 23:36:38	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970421	+ Email/Text: paparalegals@pandf.us	Jan 27 2022 23:39:00	Patenaude & Felix APC, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15007555	+ Email/Text: bncmail@w-legal.com	Jan 27 2022 23:38:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14970423	+ Email/PDF: gecsed@recoverycorp.com	Jan 27 2022 23:36:04	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14970424	+ Email/PDF: gecsed@recoverycorp.com	Jan 27 2022 23:36:04	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14970425	+ Email/PDF: gecsed@recoverycorp.com	Jan 27 2022 23:37:08	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
15007328	+ Email/PDF: gecsed@recoverycorp.com	Jan 27 2022 23:37:09	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15007609	+ Email/Text: bncmail@w-legal.com	Jan 27 2022 23:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14970426	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jan 27 2022 23:39:00	Tbom / Milestone, Po Box 4499, Beaverton, OR 97076-4499
14996727	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Jan 27 2022 23:38:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		FIFTH THIRD BANK
cr		Fifth Third Bank, National Association as Successor

District/off: 0315-2

User: auto

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cr		Toyota Motor Credit Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 29, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Kenneth C Whiteleather dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Marisa Myers Cohen	on behalf of Creditor Fifth Third Bank National Association as Successor by merger to Fifth Third Mortgage Company ecfmail@ecf.courtdrive.com, mcohen@mwc-law.com
Marisa Myers Cohen	on behalf of Creditor FIFTH THIRD BANK ecfmail@ecf.courtdrive.com mcohen@mwc-law.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 8